

MALE Smoker**New Jersey Medicare Supplement Policies (Medigap) Monthly Premium at Age 65*****May 2015**

Company	Rating Used	Plan A	Plan B	Plan C	Plan D	Plan F	High Deduct F	Plan G	Plan K	Plan L	Plan M	Plan N
Aetna Life	T	\$165.74	\$184.52	\$225.31	N/A	\$214.41	N/A	\$193.66	N/A	N/A	N/A	\$152.80
AARP United Healthcare	Male/ Female	\$110.88	\$154.57	\$192.89	N/A	\$183.83	N/A	N/A	\$59.86	\$87.20	N/A	\$122.62
American Progressive Life	St	\$171.78	\$284.51	\$342.66	\$272.01	\$307.48	N/A	\$229.21	N/A	N/A	N/A	\$180.94
AmeriHealth Ins. Co. of N.J.	Male/ Female	\$108.78	N/A	\$181.11	N/A	\$172.49	N/A	N/A	N/A	N/A	N/A	\$119.69
Central States Indemnity Co. of Omaha	T	(1) \$161.00	N/A	(1) \$255.83	N/A	(1) \$243.67	N/A	(1) \$202.08	N/A	N/A	N/A	(1) \$163.17
	T	(2) \$153.33	N/A	(2) \$243.67	N/A	(2) \$232.00	N/A	(2) \$192.50	N/A	N/A	N/A	(2) \$155.42
(1) Price for Central States Indemnity policies sold in Newark Zip Codes starting with 071; (2) Price for this plan outside Newark												
** Colonial Penn Life	St	\$161.87	\$195.66	\$215.41	N/A	\$224.54	\$52.75	\$197.99	\$85.37	\$136.96	\$172.71	\$120.12
Combined Ins. Co. of America	T	(1) \$173.03	N/A	(1) \$236.17	N/A	(1) \$207.64	N/A	(1) \$176.03	N/A	N/A	N/A	(1) \$177.36
	T	(2) \$181.68	N/A	(2) \$247.98	N/A	(2) \$218.02	N/A	(2) \$184.82	N/A	N/A	N/A	(2) \$186.22
	T	(3) \$164.88	N/A	(3) \$224.36	N/A	(3) \$197.26	N/A	(3) \$167.22	N/A	N/A	N/A	(3) \$168.49
(1) Price in Zip Codes starting with 070-073, 079, 086, 088, 089; (2) Zip Codes starting with 074-076, 078, 085; (3) Zip Codes starting with 077, 080-084, 087												
Continental Life of Brentwood, TN	St	\$155.77	\$196.42	\$220.83	N/A	\$228.08	\$89.80	\$164.43	N/A	N/A	N/A	\$147.86
Genworth Life & Annuity	St	\$166.83	\$210.02	\$236.41	N/A	\$244.10	\$96.06	\$213.61	N/A	N/A	N/A	\$169.73
Gerber Life	T	\$183.06	N/A	\$248.46	N/A	\$250.86	N/A	\$206.04	N/A	N/A	N/A	N/A
Horizon Blue Cross Blue Shield of N.J.	Male/ Female	\$130.40	N/A	\$219.20	N/A	\$181.78	N/A	\$170.92	\$91.84	N/A	N/A	\$104.81
Humana	St	\$238.63	\$259.71	\$336.10	N/A	\$305.54	\$109.64	N/A	\$174.16	\$223.05	N/A	\$188.38
Individual Assurance Co., Life, Health & Accident	T	\$181.84	N/A	\$225.16	N/A	\$214.44	N/A	\$175.19	N/A	N/A	N/A	\$148.09
Loyal American Life	St	\$158.85	N/A	\$234.90	N/A	\$195.75	N/A	\$168.45	N/A	N/A	N/A	\$134.14
Manhattan Life	St	\$140.58	N/A	\$197.75	N/A	\$186.92	N/A	\$177.42	N/A	N/A	N/A	\$132.42
Philadelphia American Life	T	(1) \$150.02	N/A	(1) \$220.97	N/A	(1) \$212.47	(1) \$66.74	(1) \$183.07	N/A	N/A	N/A	(1) \$148.30
		(2) \$136.38	N/A	(2) \$200.88	N/A	(2) \$193.15	(2) \$60.68	(2) \$166.43	N/A	N/A	N/A	(2) \$134.82
(1) Price in Zip Codes in Newark 07101-07108, 07112, 07114, 07175, 07184, 07188, 07189, 07191-07193, 07195, 07198, 07199; (2) Price in all other Zip Codes												
Reserve National Ins. Co.	T	\$201.75	N/A	\$239.70	N/A	\$241.95	\$85.80	\$211.60	N/A	N/A	N/A	\$174.75
	St	\$232.05	N/A	\$275.70	N/A	\$278.30	\$98.60	\$243.35	N/A	N/A	N/A	\$200.95
Shenandoah Life Ins. Co.	T	\$174.67	N/A	\$213.17	N/A	\$203.03	N/A	\$178.50	N/A	N/A	N/A	\$141.50
Sterling Life	T	\$237.45	\$269.81	\$306.64	N/A	\$293.95	N/A	\$272.56	\$126.23	N/A	N/A	\$228.00
Stonebridge Life	T	\$110.04	N/A	\$195.24	N/A	\$185.96	N/A	\$171.46	N/A	N/A	N/A	\$143.30
United American	St	\$178.00	N/A	\$270.00	N/A	\$271.00	\$67.00	N/A	N/A	N/A	N/A	N/A
United of Omaha Life	T	\$160.67	N/A	\$227.90	N/A	\$188.27	N/A	\$153.83	N/A	N/A	\$169.85	N/A
United of Omaha Life	Unisex T	\$157.09	N/A	\$222.82	N/A	\$184.08	N/A	\$150.41	N/A	N/A	\$166.09	N/A

T = Tobacco St = Standard S = Smoker Unisex = See Attached*** If older than age 65, contact company for rate quotes.****** Company may charge higher (substandard) rates based on health conditions.**